

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In Re:	TERRANCE L KEYS	§	Case No.: 08-09668
	RHONDA L KEYS	§	
		§	
		§	
		§	
		§	
		§	
	Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/18/2008.
- 2) This case was confirmed on 08/27/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 03/29/2011.
- 6) Number of months from filing to the last payment: 34
- 7) Number of months case was pending: 36
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 11,174.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 20,400.00
Less amount refunded to debtor	\$ 113.47
NET RECEIPTS	\$ 20,286.53

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,500.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 1,376.11
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION	\$ 4,876.11
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Attorney fees paid and disclosed by debtor	\$.00
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Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ACL LABORATORIES	UNSECURED	20.00	NA	NA	.00	.00
ADVOCATE PROFFESIONA	UNSECURED	159.00	NA	NA	.00	.00
NEXTEL	UNSECURED	1,672.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	2,685.00	2,634.28	2,634.28	136.40	.00
SBC ILLINOIS	UNSECURED	112.00	112.89	112.89	.00	.00
AT&T	UNSECURED	529.92	NA	NA	.00	.00
WORLD FINANCIAL NETW	UNSECURED	206.00	.00	.00	.00	.00
CAPITAL ONE	UNSECURED	3,273.00	2,493.81	2,493.81	136.67	.00
CITI BP OIL	UNSECURED	643.00	NA	NA	.00	.00
CITY OF CHICAGO PARK	UNSECURED	600.00	200.00	200.00	.00	.00
COMCAST	UNSECURED	266.33	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	298.44	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	918.01	918.01	918.01	46.63	.00
CREDIT MANAGEMENT SV	UNSECURED	100.27	NA	NA	.00	.00
CREDIT COLLECTION SE	UNSECURED	58.66	NA	NA	.00	.00
CMS	UNSECURED	1,169.76	NA	NA	.00	.00
COMCAST	UNSECURED	155.00	NA	NA	.00	.00
DIRECTV	UNSECURED	294.68	NA	NA	.00	.00
EMERGENCY PYSICIANS	UNSECURED	82.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	699.00	699.61	699.61	33.25	.00
IC SYSTEM	UNSECURED	220.00	NA	NA	.00	.00
ICS	UNSECURED	298.40	NA	NA	.00	.00
WEST SUBURBAN MEDICA	UNSECURED	280.00	578.71	578.71	15.69	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
WEST SUBURBAN MEDICA	UNSECURED	223.00	NA	NA	.00	.00
WEST SUBURBAN MEDICA	UNSECURED	75.00	NA	NA	.00	.00
MUNCIPAL COLLECTION	UNSECURED	200.00	NA	NA	.00	.00
LADIES WORKOUT EXPRE	UNSECURED	369.00	NA	NA	.00	.00
NCO FINANCIAL GROUP	UNSECURED	1,170.87	NA	NA	.00	.00
PARK NATIONAL BANK	UNSECURED	861.00	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	2,637.00	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	2,145.01	5,490.16	5,490.16	308.79	.00
MCSI/RMI	UNSECURED	50.00	50.00	50.00	.00	.00
SALLIE MAE INC	UNSECURED	5,894.00	9,629.48	9,629.48	541.60	.00
SALLIE MAE SERVICING	UNSECURED	3,754.00	NA	NA	.00	.00
SBC	UNSECURED	250.00	NA	NA	.00	.00
SOUTHWEST CREDIT SYS	UNSECURED	278.68	NA	NA	.00	.00
T MOBILE	UNSECURED	400.00	NA	NA	.00	.00
US CELLULAR	UNSECURED	463.43	NA	NA	.00	.00
US DEPT OF EDUCATION	UNSECURED	2,038.00	NA	NA	.00	.00
VERIZON WIRELESS	UNSECURED	533.60	NA	NA	.00	.00
VILLAGE OF OAK PARK	UNSECURED	40.00	NA	NA	.00	.00
AT&T	UNSECURED	84.00	NA	NA	.00	.00
HARLEM FURNITURE	UNSECURED	3,339.00	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	332.00	342.97	342.97	15.16	.00
DEE PHASE 1	OTHER	.00	NA	NA	.00	.00
MAXINE WILLIS	OTHER	.00	NA	NA	.00	.00
CITIFINANCIAL MORTGA	SECURED	2,500.00	.00	2,500.00	1,387.38	264.08
CITIFINANCIAL MORTGA	UNSECURED	12,270.00	NA	NA	.00	.00
WORLD FINANCIAL NETW	SECURED	500.00	.00	.00	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	2,700.00	3,339.32	3,339.32	187.40	.00
NUVELL CREDIT CO LLC	SECURED	10,825.00	11,877.80	10,825.00	5,603.73	1,237.85
NUVELL CREDIT CO LLC	UNSECURED	3,474.00	.00	1,052.80	46.89	.00
ZALES	SECURED	200.00	.00	642.00	388.14	54.80
ZALES	UNSECURED	441.88	NA	NA	.00	.00
ZENITH ACQUISITION	SECURED	500.00	.00	1,195.00	673.27	108.73
ZENITH ACQUISITION	UNSECURED	695.00	NA	NA	.00	.00
CITY OF CHICAGO DEPT	UNSECURED	1,500.00	NA	NA	.00	.00
INTERNAL REVENUE SER	PRIORITY	800.00	800.00	800.00	800.00	.00
NORTH STAR CAPITAL A	UNSECURED	NA	1,195.59	1,195.59	48.93	.00
ROUNDUP FUNDING LLC	UNSECURED	NA	206.91	206.91	.00	.00
MTGLQ	UNSECURED	NA	59,936.96	59,936.96	3,371.03	.00
PRA RECEIVABLES MANA	UNSECURED	NA	83.40	83.40	.00	.00
ROBERT J SEMRAD & AS	PRIORITY	NA	.00	4.00	4.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	13,325.00	6,991.11	1,501.93
All Other Secured	<u>1,837.00</u>	<u>1,061.41</u>	<u>163.53</u>
TOTAL SECURED:	15,162.00	8,052.52	1,665.46
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>804.00</u>	<u>804.00</u>	<u>.00</u>
TOTAL PRIORITY:	804.00	804.00	.00
GENERAL UNSECURED PAYMENTS:	88,964.90	4,888.44	.00

Disbursements:

Expenses of Administration	\$ 4,876.11	
Disbursements to Creditors	\$ 15,410.42	
TOTAL DISBURSEMENTS:		\$ 20,286.53

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 04/26/2011

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.